



PATENT  
Attorney Docket No.. 47004.000040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :

Kevin BOYLE, et al. ✓

Group Art Unit: 3625

Serial No.: 09/325,536 ✓

Examiner: Forest Thompson, Jr.

Filed: June 4, 1999

For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF  
CLUB, MERCHANT, AND SERVICE PROVIDER FEES ✓

AMENDMENT UNDER 37 C.F.R. § 1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action of June 25, 2003, please amend the above-application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.

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